

Signals What and When to Trade,” *Business Wire*, New York, May 18, 1992 (hereinafter Chmiel). The Applicant respectfully traverses this rejection.

As per claim 1, a method is recited for determining at least one financial strategy for assets to meet financial goals. The method comprises the steps of determining an outcome for each of a plurality of financial strategies, and selecting at least one of the financial strategies to meet the financial goals using a software-implemented decision analysis and the outcomes for the financial strategies. Chmiel, however, fails to teach all of the limitations recited in claim 1 for at least two reasons.

First, Chmiel fails to teach **financial strategies**. As discussed in the specification, for example, on page 6 at lines 22-23, a financial strategy refers to at least one of an investment strategy, an accumulation strategy, and a withdrawal strategy. In contrast, Chmiel teaches making specific **trading recommendations**. Chmiel, abstract, line 3; page 2, lines 1-2. The specific trading recommendations of Chmiel indicate which **stocks** to buy, when to buy, and when to sell. Chmiel, page 2, line 9. The trading recommendations of Chmiel are **not** the same as financial strategies, such as an investment strategy, an accumulation strategy, and a withdrawal strategy. Hence, Chmiel does not teach financial strategies.

Second, Chmiel fails to teach a **plurality of financial goals**. Financial goals are discussed in the specification, for example, on page 6 at lines 11-14. Instead of teaching a plurality of financial goals, Chmiel teaches a **single financial goal**, namely to offer a recommendation that offers the most potential profit to the user. Chmiel, page 2, line 54. Chmiel does **not** teach more financial goals than this one financial goal. Hence, Chmiel fails to teach a plurality of financial goals. Hence, for at least two reasons, claim 1 is allowable over Chmiel.

Claims 9, 10, 25, and 26 are dependent from claim 1 and are allowable as being dependent from an allowable claim.

Further, claim 9 recites that selecting at least one of the financial strategies comprises using financial preferences provided by an investor. Chmiel teaches that once buy or sell selections are made, action is recommended based on any of three user-selectable stop techniques. Chmiel, page 2, lines 18-19. User interaction in Chmiel is after the recommendation is made and is not part of the selection recommendation process. In contrast, the financial preferences provided by an investor as recited in claim 9 are used as part of selecting at least one of the financial strategies, and not after one of the financial strategies is selected. Hence, claim 9 is allowable.

Claim 10 recites that selecting at least one of the financial strategies comprises using input provided by a financial planner. Chmiel teaches using an expert system engine and quantitative analytics to select different trading recommendations. Chmiel, page 2, lines 42-44. Using an expert system engine and quantitative analytics is not the same as using input provided by a financial planner. Chmiel fails to teach that input provided by a financial planner is any part of the selection of trading recommendations. Hence, claim 10 is allowable.

2. In the Office Action on page 4 in section 3, claims 2-8 and 11-24 are objected to as being dependent from a rejected base claim but would be allowable if rewritten in independent form. The Applicant thanks the Examiner for the indication of allowable subject matter. Because claims 2-8 and 11-24 are dependent from claim 1, which is allowable as discussed above, claims 2-8, and 11-24 are likewise allowable. At this time, the Applicant defers placing

the objected to claims in allowable form and respectfully requests that claims 2-8 and 11-24 be allowed.

3. In the Office Action on page 4 in section 5, the Examiner states that claims 27-32 are allowed. The Applicant thanks the Examiner for allowing these claims.

THEREFORE, because all rejections have been overcome, it is submitted that claims 1-32 are allowable and such allowance is requested.

Respectfully submitted,



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